

In re:
Michael Joseph Borek
Debtor

Case No. 25-10528-amc
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2
Date Rcvd: Jun 12, 2025

User: admin
Form ID: 155

Page 1 of 3
Total Noticed: 41

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 14, 2025:

Recip ID	Recipient Name and Address
db	Michael Joseph Borek, 128 Ridgeway Ave, Norwood, PA 19074-1824
14976756	Philadelphia Municipal Court, Traffic Division, 800 Spring Garden St, Philadelphia, PA 19123-2616
14976759	+ Rocket Mortgage, Attn: Bankruptcy, 1050 Woodward Avenue, Detroit, MI 48226-3573
14979039	+ Rocket Mortgage, LLC, f/k/a Quicken Loans, LLC, c/o STEPHEN R. STARKS, Brock & Scott PLLC, 3825 Forrestgate Dr. Winston-Salem, NC 27103-2930
14984289	+ Rocket Mortgage, LLC, 635 Woodward Avenue, Detroit, MI 48226-3408
14978848	+ Rocket Mortgage, LLC, 1050 Woodward Avenue, Detroit, Michigan 48226-3573
14976764	U.S. Department of Justice, Attorney General, PO Box 683, Washington, DC 20044-0683

TOTAL: 7

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
14976739	Email/Text: megan.harper@phila.gov	Jun 13 2025 00:25:00	City of Philadelphia, c/o City of Philadelphia, Municipal Services Building, 1401 John F Kennedy Blvd Fl 5, Philadelphia, PA 19102-1617
14976741	Email/Text: cfcbackoffice@contfinco.com	Jun 13 2025 00:24:00	Continental Finance Company, Attn: Bankruptcy, 4550 New Linden Hill Rd Ste 400, Wilmington, DE 19808-2952
14976737	Email/PDF: AIS.cocard.ebn@aisinfo.com	Jun 13 2025 00:42:37	Capital One, Attn: Bankruptcy, PO Box 30285, Salt Lake City, UT 84130-0285
14976738	^ MEBN	Jun 13 2025 00:19:31	Century Debt Consolidation, Attn: Bankruptcy, 2000 Commerce Loop Ste 2210, N Huntingdon, PA 15642-8111
14976740	Email/Text: bankruptcy@philapark.org	Jun 13 2025 00:25:00	City of Philadelphia, Parking Violation Branch, PO Box 41819, Philadelphia, PA 19101-1819
14976742	Email/PDF: creditonebknottifications@resurgent.com	Jun 13 2025 00:31:00	Credit One Bank, Attn: Bankruptcy, 6801 S Cimarron Rd, Las Vegas, NV 89113-2273
14976743	Email/Text: mrdiscen@discover.com	Jun 13 2025 00:23:00	Discover Financial, Attn: Bankruptcy, 2500 Lake Cook Rd, Riverwoods, IL 60015-3851
14978288	Email/Text: mrdiscen@discover.com	Jun 13 2025 00:23:00	Discover Bank, PO Box 3025, New Albany, OH 43054-3025
14976744	Email/Text: Atlanticus@ebn.phinsolutions.com	Jun 13 2025 00:23:00	Fortiva, Attn: Bankruptcy, PO Box 105555, Atlanta, GA 30348-5555
14976745	+ Email/PDF: ais.fpc.ebn@aisinfo.com	Jun 13 2025 00:30:57	Fst Premier, 3820 N Louise Ave, Sioux Falls, SD 57107-0145
14976746	^ MEBN	Jun 13 2025 00:19:21	Hayt Hayt & Landau LLC, Meridian Center 1, 2 Industrial Way W, Eatontown, NJ 07724-2279
14976747	Email/Text: sbse.cio.bnc.mail@irs.gov	Jun 13 2025 00:24:00	Internal Revenue Service, Centralized Insolvency Operation, PO Box 7346, Philadelphia, PA

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			19101-7346
14984738	+ Email/Text: RASEBN@raslg.com	Jun 13 2025 00:23:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o Robertson, Anschutz, Schneid,, Crane & Partners, PLLC, 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
14976748	Email/PDF: ais.chase.ebn@aisinfo.com	Jun 13 2025 00:29:43	Jpmcb, MailCode LA4-7100 700 Kansas Lane, Monroe, LA 71203
14982505	Email/PDF: resurgentbknotifications@resurgent.com	Jun 13 2025 00:29:33	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14976749	+ Email/PDF: resurgentbknotifications@resurgent.com	Jun 13 2025 00:29:38	Lvnv Funding/Resurgent Capital, Attn: Bankruptcy, PO Box 10497, Greenville, SC 29603-0497
14976752	Email/Text: ml-ebn@missionlane.com	Jun 13 2025 00:23:00	Mission Lane LLC, Attn: Bankruptcy, P.O. Box 105286, Atlanta, GA 30348
14976750	+ Email/Text: Mercury@ebn.phinsolutions.com	Jun 13 2025 00:23:00	Mercury/FBT, Attn: Bankruptcy, PO Box 84064, Columbus, GA 31908-4064
14997859	+ Email/Text: bankruptcydpt@mcmcg.com	Jun 13 2025 00:24:00	Midland Credit Management, Inc., PO Box 2037, Warren, MI 48090-2037
14976751	+ Email/Text: bankruptcydpt@mcmcg.com	Jun 13 2025 00:24:00	Midland Credit Mgmt, Attn: Bankruptcy, PO Box 939069, San Diego, CA 92193-9069
14982492	Email/Text: invenioabt@phillips-cohen.com	Jun 13 2025 00:24:00	PCA Acquisition V, LLC, PCA Acquisition V, LLC c/o Phillips & Co, 1002 Justison Street, Wilmington, DE 19801
14976753	Email/Text: fesbank@attorneygeneral.gov	Jun 13 2025 00:24:00	Pennsylvania Attorney General, 16th Floor, Strawberry Square, Harrisburg, PA 17120-0001
14998466	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jun 13 2025 00:42:07	PORTFOLIO RECOVERY ASSOCIATES, LLC, POB 41067, Norfolk, VA 23541
14976754	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jun 13 2025 00:24:00	Pennsylvania Department of Revenue, Bankruptcy Division, 1 Revenue Pl, Harrisburg, PA 17129-0001
14976755	^ MEBN	Jun 13 2025 00:19:17	Pennsylvania Office of General Counsel, 333 Market St Fl 17, Harrisburg, PA 17101-2210
14976757	Email/Text: bankruptcy@philapark.org	Jun 13 2025 00:25:00	Philadelphia Parking Authority, Bankruptcy Department, 701 Market St, Philadelphia, PA 19106-1538
14995105	Email/Text: bnc-quantum@quantum3group.com	Jun 13 2025 00:24:00	Quantum3 Group LLC as agent for, Velocity Investments LLC, PO Box 788, Kirkland, WA 98083-0788
14976758	^ MEBN	Jun 13 2025 00:19:22	Ratchford Law Group, P.C., 54 Glenmaura National Blvd Ste 104, Moosic, PA 18507-2161
14978847	+ Email/Text: EBN@brockandscott.com	Jun 13 2025 00:24:00	Rocket Mortgage, LLC f/k/a Quicken Loans, LLC, C/O Brock and Scott, PLLC, Attorneys at Law, 3825 Forrestdge Dr., Winston-Salem, NC 27103-2930
14976760	Email/PDF: ais.sync.ebn@aisinfo.com	Jun 13 2025 00:29:36	Synchrony Bank/Amazon, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060
14976761	+ Email/Text: bankruptcy@td.com	Jun 13 2025 00:24:00	TD Bank, N.A., Attn: Bankruptcy, 32 Chestnut Street PO Box 1377, Lewiston, ME 04243
14976762	+ Email/Text: bankruptcydepartment@tsico.com	Jun 13 2025 00:25:00	Transworld System Inc, PO Box 15630, Wilmington, DE 19850-5630
14976763	Email/Text: usapae.bankruptcyntices@usdoj.gov	Jun 13 2025 00:25:00	U.S. Attorney, Eastern District of Pa., 615 Chestnut St Ste 1250, Philadelphia, PA 19106-4404
14976765	Email/Text: bknotice@upgrade.com	Jun 13 2025 00:23:00	Upgrade, Inc., Attn: Bankruptcy, 2 N Central Ave

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Fl 10, Phoenix, AZ 85004-2322

TOTAL: 34

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 14, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 12, 2025 at the address(es) listed below:

Name	Email Address
ANDREW L. SPIVACK	on behalf of Creditor Rocket Mortgage LLC f/k/a Quicken Loans, LLC andrew.spivack@brockandscott.com, wbecf@brockandscott.com
MARIO J. HANYON	on behalf of Creditor Rocket Mortgage LLC f/k/a Quicken Loans, LLC wbecf@brockandscott.com, mario.hanyon@brockandscott.com
MICHAEL A. CIBIK	on behalf of Debtor Michael Joseph Borek help@cibiklaw.com noreply01@cibiklaw.com;noreply02@cibiklaw.com;noreply03@cibiklaw.com;noreply04@cibiklaw.com;noreply05@cibiklaw.com; cibiklawpc@jubileebk.net;cibiklaw@recap.email;ecf@casedriver.com
SCOTT F. WATERMAN [Chapter 13]	ECFMail@ReadingCh13.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 5

Form 155 (2/24)

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF PENNSYLVANIA

IN RE:)	
Michael Joseph Borek)	Case No. 25-10528-amc
)	
)	
Debtor(s).)	Chapter: 13
)	
)	

ORDER CONFIRMING PLAN UNDER CHAPTER 13

AND NOW, upon consideration of the plan submitted by the debtor under chapter 13 of title 11 U.S.C. and the standing trustee's report which has been filed; and it appearing that:

A. a meeting of creditors upon notice pursuant to 11 U.S.C. 341 (a) and a confirmation hearing upon notice having been held;

B. the plan complies with the provisions of 11 U.S.C. 1322 and 1325 and with other applicable provisions of title 11 U.S.C.;

C. any fee, charge or amount required under chapter 13 of title 28 or by the plan, to be paid before confirmation, has been paid;

WHEREFORE, it is **ORDERED** that the plan is **CONFIRMED**.

Date: June 11, 2025

For The Court

Ashely M. Chan
Chief Judge, United States Bankruptcy Court